

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Kristin A Marks

Case No.: 1-17-04749HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	PNC Bank
Court Claim Number:	4
Last Four of Loan Number:	3125
Property Address if applicable:	241 Glen St

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$67,873.75
b.	Prepetition arrearages paid by the trustee:	\$67,873.75
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$67,873.75

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is paid through the trustee.

Current monthly mortgage payment: \$1,314.49

The next postpetition payment is due on: Feb 2023

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are

current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: February 23, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Kristin A Marks
Debtor(s)

CHAPTER 13

CASE NO: 1-17-04749HWV

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on February 23, 2023, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Hannah Herman-Snyder, Esquire
183 Lincoln Way East
Chambersburg PA 17201

Served by First Class Mail

PNC NA
Att: Bankruptcy
3232 Newmark Dr
Miamisburg OH 45342

Kristin A Marks
241 Glen St
Chambersburg PA 17201

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 23, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 17-04749

KRISTIN A. MARKS

PNC BANK
BANKRUPTCY DEPT
3232 NEWMARK DR
MIAMISBURG, OH 45342

Sequence: 07
Modify:
Filed Date:
Hold Code:

Acct No: 3125

Amt Sched:	\$0.00	Debt:	\$55,489.93	Interest Paid:	\$0.00
Amt Due:	\$1,314.49	Paid:	\$55,489.93	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5010	PNC BANK							
501-0	PNC BANK		01/18/2023	2021095	\$1,311.22	\$0.00	\$1,311.22	
						Payment for 12/2022		
501-0	PNC BANK		01/18/2023	2021095	\$1,314.49	\$0.00	\$1,314.49	
						Payment for 1/2023		
501-0	PNC BANK		11/16/2022	2019145	\$1,311.22	\$0.00	\$1,311.22	12/07/2022
						Payment for 11/2022		
501-0	PNC BANK		10/18/2022	2018113	\$1,311.22	\$0.00	\$1,311.22	10/26/2022
						Payment for 10/2022		
501-0	PNC BANK		09/13/2022	2017042	\$1,311.22	\$0.00	\$1,311.22	09/19/2022
						Payment for 9/2022		
501-0	PNC BANK		08/17/2022	2016039	\$1,311.22	\$0.00	\$1,311.22	08/24/2022
						Payment for 7/2022		
501-0	PNC BANK		08/17/2022	2016039	\$1,311.22	\$0.00	\$1,311.22	08/24/2022
						Payment for 8/2022		
501-0	PNC BANK		07/13/2022	2014966	\$1,311.22	\$0.00	\$1,311.22	07/20/2022
						Payment for 6/2022		
501-0	PNC BANK		05/17/2022	2012967	\$1,311.22	\$0.00	\$1,311.22	05/24/2022
						Payment for 5/2022		
501-0	PNC BANK		04/12/2022	2011887	\$1,311.22	\$0.00	\$1,311.22	04/19/2022
						Payment for 4/2022		
501-0	PNC BANK		03/16/2022	2010868	\$1,311.22	\$0.00	\$1,311.22	03/23/2022
						Payment for 2/2022		
501-0	PNC BANK		03/16/2022	2010868	\$1,311.22	\$0.00	\$1,311.22	03/23/2022
						Payment for 3/2022		
501-0	PNC BANK		01/19/2022	2008904	\$1,344.44	\$0.00	\$1,344.44	01/26/2022
						Payment for 12/2021		
501-0	PNC BANK		01/19/2022	2008904	\$1,311.22	\$0.00	\$1,311.22	01/26/2022
						Payment for 1/2022		

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	PNC BANK		12/15/2021	2007891	\$1,344.44	\$0.00	\$1,344.44	12/23/2021
							Payment for 11/2021	
501-0	PNC BANK		11/16/2021	2006870	\$1,344.44	\$0.00	\$1,344.44	11/23/2021
							Payment for 10/2021	
501-0	PNC BANK		10/14/2021	2005839	\$1,344.44	\$0.00	\$1,344.44	10/19/2021
							Payment for 8/2021	
501-0	PNC BANK		10/14/2021	2005839	\$1,344.44	\$0.00	\$1,344.44	10/19/2021
							Payment for 9/2021	
501-0	PNC BANK		09/14/2021	2004791	\$1,344.44	\$0.00	\$1,344.44	09/20/2021
							Payment for 7/2021	
501-0	PNC BANK		08/18/2021	2003791	\$1,344.44	\$0.00	\$1,344.44	08/25/2021
							Payment for 6/2021	
501-0	PNC BANK		05/18/2021	2000743	\$1,344.44	\$0.00	\$1,344.44	05/26/2021
							Payment for 5/2021	
501-0	PNC BANK		04/15/2021	1229359	\$1,344.44	\$0.00	\$1,344.44	04/21/2021
							Payment for 4/2021	
501-0	PNC BANK		03/17/2021	1228349	\$1,344.44	\$0.00	\$1,344.44	03/25/2021
							Payment for 2/2021	
501-0	PNC BANK		03/17/2021	1228349	\$1,344.44	\$0.00	\$1,344.44	03/25/2021
							Payment for 3/2021	
501-0	PNC BANK		01/19/2021	1226316	\$1,344.44	\$0.00	\$1,344.44	01/27/2021
							Payment for 1/2021	
501-0	PNC BANK		12/10/2020	1224531	\$1,312.71	\$0.00	\$1,312.71	12/15/2020
							Payment for 11/2020	
501-0	PNC BANK		12/10/2020	1224531	\$1,312.71	\$0.00	\$1,312.71	12/15/2020
							Payment for 12/2020	
501-0	PNC BANK		10/15/2020	1222755	\$1,312.71	\$0.00	\$1,312.71	10/21/2020
							Payment for 10/2020	
501-0	PNC BANK		09/17/2020	1221763	\$1,312.71	\$0.00	\$1,312.71	09/23/2020
							Payment for 9/2020	
501-0	PNC BANK		08/12/2020	1220702	\$1,312.71	\$0.00	\$1,312.71	08/19/2020
							Payment for 8/2020	
501-0	PNC BANK		07/07/2020	1219660	\$1,312.41	\$0.00	\$1,312.41	07/13/2020
							Payment for 7/2020	
501-0	PNC BANK		06/02/2020	1218635	\$1,312.41	\$0.00	\$1,312.41	06/09/2020
							Payment for 5/2020	
501-0	PNC BANK		06/02/2020	1218635	\$1,312.41	\$0.00	\$1,312.41	06/09/2020
							Payment for 6/2020	
501-0	PNC BANK		04/14/2020	1216645	\$1,312.41	\$0.00	\$1,312.41	04/21/2020
							Payment for 3/2020	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	PNC BANK		04/14/2020	1216645	\$1,312.41	\$0.00	\$1,312.41	04/21/2020
							Payment for 4/2020	
501-0	PNC BANK		02/13/2020	1214054	\$1,312.41	\$0.00	\$1,312.41	02/20/2020
							Payment for 2/2020	
501-0	PNC BANK		01/16/2020	1212706	\$1,312.41	\$0.00	\$1,312.41	01/22/2020
							Payment for 1/2020	
501-0	PNC BANK		12/12/2019	1211339	\$1,311.42	\$0.00	\$1,311.42	12/18/2019
							Payment for 10/2019	
501-0	PNC BANK		12/12/2019	1211339	\$1,311.42	\$0.00	\$1,311.42	12/18/2019
							Payment for 11/2019	
501-0	PNC BANK		12/12/2019	1211339	\$1,311.42	\$0.00	\$1,311.42	12/18/2019
							Payment for 12/2019	
501-0	PNC BANK		11/07/2019	1209971	\$1,311.42	\$0.00	\$1,311.42	11/14/2019
							Payment for 9/2019	
501-0	PNC BANK		09/26/2019	1207708	\$1,311.42	\$0.00	\$1,311.42	10/03/2019
							Payment for 8/2019	
Sub-totals: \$55,489.93						\$0.00	\$55,489.93	
Grand Total: \$55,489.93						\$0.00		

Disbursements for Claim

Case: 17-04749

KRISTIN A. MARKS

PNC BANK

ATTN: BANKRUPTCY DEPT

3232 NEWMARK DRIVE

MIAMISBURG, OH 45342-

Sequence: 24

Modify:

Filed Date: 12/26/2017 12:00:00AM

Hold Code:

Acct No: 3125/PRE ARREARS/241 GLEI

09/19 AMENDED

Amt Sched:	\$132,646.05	Debt:	\$12,383.82	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$12,383.82	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	PNC BANK							
520-0	PNC BANK		01/18/2023	2021096	\$3,701.23	\$0.00	\$3,701.23	
520-0	PNC BANK		11/16/2022	2019147	\$2,622.74	\$0.00	\$2,622.74	12/07/2022
520-0	PNC BANK		10/18/2022	2018115	\$32.59	\$0.00	\$32.59	10/25/2022
520-0	PNC BANK		09/13/2022	2017044	\$1,437.21	\$0.00	\$1,437.21	09/20/2022
520-0	PNC BANK		08/17/2022	2016041	\$497.86	\$0.00	\$497.86	08/24/2022
520-0	PNC BANK		05/17/2022	2012969	\$1,476.83	\$0.00	\$1,476.83	05/24/2022
520-0	PNC BANK		04/12/2022	2011889	\$527.22	\$0.00	\$527.22	04/19/2022
520-0	PNC BANK		03/16/2022	2010870	\$104.81	\$0.00	\$104.81	03/23/2022
520-0	PNC BANK		01/19/2022	2008906	\$301.23	\$0.00	\$301.23	01/26/2022
520-0	PNC BANK		05/18/2021	2000745	\$490.93	\$0.00	\$490.93	05/27/2021
520-0	PNC BANK		04/15/2021	1229361	\$1,191.17	\$0.00	\$1,191.17	04/21/2021
Sub-totals:					\$12,383.82	\$0.00	\$12,383.82	
Grand Total:					\$12,383.82	\$0.00		